

Exhibit A-8



Locke Lord
2800 Financial Plaza
Providence, RI 02903
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www.lockelord.com

Krystle Guillory Tadesse
Associate
Direct Telephone: 401-528-5873
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December 20, 2019

Christopher B. Pemental
193 Sowams Road
Barrington, RI 02806

Christopher B. Pemental
c/o John B. Ennis
1200 Reservoir Avenue
Cranston, RI 02920

Re: Loan Number: [REDACTED]
Property Address: 193 Sowams Rd., Barrington, RI 02806 ("Property")

NOTICE OF DEFAULT

This office represents PHH Mortgage Corporation successor to Ocwen Loan Servicing, LLC ("PHH"), the servicer for U.S. Bank National Association, Not Individually But Solely as Trustee for the Holders of the Bear Stearns Asset Backed Securities I Trust 2004-AC6, Asset-Backed Certificates, Series 2004-AC6 ("U.S. Bank as Trustee"), the holder of a Note and Mortgage secured by the above-referenced Property. This notice is to inform you that you have defaulted in your obligations under the Note and Mortgage dated September 1, 2004, by failing to pay the monthly mortgage payments beginning July 01, 2008 until the present. The total amount required to reinstate, which includes sums for principal and interest and unpaid escrow deposits is **\$439,539.53**. If you did not execute the Note or assume the subject loan, or if you have obtained a discharge in bankruptcy court, this letter is not an attempt to collect the debt from you, but only to advise you of certain rights you have under the loan documents and of U.S. Bank as Trustee's intent to exercise its rights or those of its principal, if applicable, under the Mortgage.

You have the right to cure the default by sending the amount of sending a certified check in the amount of **\$439,539.53**, plus any payments and other charges that accrue after the date of this letter (the "Cure Amount"), on or before January 20, 2020, to PHH at the following address:

PHH Mortgage Services
Attention: Mail Stop SV-20
1 Mortgage Way
Mount Laurel, NJ 08054
Attn: Cashiering / Payoff Department

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Atlanta | Austin | Boston | Chicago | Cincinnati | Dallas | Hartford | Hong Kong | Houston | London | Los Angeles
Miami | New Orleans | New York | Princeton | Providence | San Francisco | Stamford | Washington DC | West Palm Beach

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IF YOUR NEXT SCHEDULED PAYMENT DATE OCCURS ON OR BEFORE THE DATE YOU SUBMIT THE CURE AMOUNT, the default will not be cured unless your next payment is made in addition to the Cure Amount. You are not required to pay your next monthly payment in advance. PHH's acceptance of one or more partial payments on U.S. Bank as Trustee's behalf will not delay or prevent U.S. Bank as Trustee from accelerating the indebtedness if you do not cure the default in full.

Failure to cure the default by paying the Cure Amount on or before January 20, 2020, may result in 1) acceleration of all sums secured by the Mortgage and 2) sale of the mortgaged property. If you fail to pay the Cure Amount by January 20, 2020, U.S. Bank as Trustee, at its option, may require immediate payment of all sums secured by the Mortgage without further demand and may invoke the statutory power of sale and any other remedies permitted by applicable law. U.S. Bank as Trustee shall be entitled to collect all expenses incurred in pursuing these remedies, including, but not limited to, reasonable attorneys' fees, costs of title evidence, and other appropriate costs, as applicable.

After acceleration, you have the right to cure the default and reinstate the loan after acceleration. The right to reinstate the loan exists only to the earliest of: (a) five days before foreclosure sale of the Property pursuant to any power of sale contained in the Mortgage; (b) such other period as Rhode Island Law might specify for the termination of your right to reinstate; or (c) entry of a judgment enforcing the Mortgage. You also have the right to bring a court action to assert the non-existence of a default or any other defense to acceleration and sale.

A deficiency judgment may be pursued following foreclosure proceedings according to the terms of your loan documents and as permitted by law. Please be advised that if your debt was discharged in bankruptcy, a deficiency judgment will not be pursued. Additional amounts may also be secured for late charges, property inspection or preservation fees, corporate advances, escrow advances, and other charges; however, these amounts are not necessary to cure the default on your loan.

If you have any questions or need additional information, please have your counsel, John Ennis, contact me at the phone number or address at the top of the first page of this letter.

NOTICE REGARDING DEBT DISCHARGED IN BANKRUPTCY – Please be advised further that this letter constitutes neither demand for payment of the captioned debt nor a notice of personal liability to any recipient hereof who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to automatic stay of Section 362 of the United States Bankruptcy Code. This letter is being sent to any such parties merely to comply with applicable state law governing foreclosure of liens pursuant to contractual powers of sale or other procedures.

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Sincerely,

A handwritten signature in blue ink, reading "Krystle Tadesse". The signature is fluid and cursive, with the first name "Krystle" and last name "Tadesse" clearly distinguishable.

Krystle G. Tadesse
Attorney for PHH and U.S. Bank as Trustee